From: Richard Garcia <mercuryhvac@yahoo.com>

Sent: Sunday, February 7, 2010 1:26 PM
To: secretary @CFTC.gov>

Subject: Regulation of Retail Forex

I would like to express my opposition to the proposed rule changes concerning leverage from 100 to 1 to 10 to 1. I feel the new rules will restrict my ability as a small investor.

Thank you,

Richard Garcia